

**IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
(PHILADELPHIA)**

<b>IN RE:</b>	)	
<b>ANTHONY J. COSTANZO,</b>	)	<b>CASE NO.: 24-11448-AMC</b>
<b>KIMBERLY A. KATCHEN-COSTANZO,</b>	)	<b>CHAPTER 13</b>
	)	<b>JUDGE ASHELY M. CHAN</b>
<b>DEBTOR.</b>	)	
	)	
<b>US BANK TRUST NATIONAL ASSOCIATION,</b>	)	
<b>NOT IN ITS INDIVIDUAL CAPACITY BUT</b>	)	
<b>SOLELY AS OWNER TRUSTEE FOR VRMTG</b>	)	
<b>ASSET TRUST.</b>	)	
	)	
<b>CREDITOR</b>	)	
	)	
<b>AND SCOTT F. WATERMAN,</b>	)	
<b>TRUSTEE</b>	)	
	)	
<b>RESPONDENTS</b>	)	

**OBJECTION TO CONFIRMATION OF PLAN**

COMES NOW, US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust, (“Secured Creditor”) by and through its undersigned attorneys, and for its Objection to Confirmation of Debtors Chapter 13 Plan, herein states and alleges as follows:

1. This Court has exclusive jurisdiction over this proceeding. Debtor filed this Petition under Chapter 13 of the United States Bankruptcy Code on or about April 30, 2024.
2. Secured Creditor holds a lien over Debtor’s property described as 532 South Taney Street, Philadelphia, PA 19146.
3. As of the petition date, Secured Creditor’s estimated secured claim is \$131,757.03 and the underlying loan matures on November 13, 2027. Secured Creditor will file its Proof of Claim by the bar date, with the approximate arrears of \$131,757.03, which is above the arrearage of \$80,594.71

listed on Debtor's Plan. Debtor checked-marked the box in the Plan stating no disbursements to be made by the Trustee. Creditor needs clarification.

4. Therefore, the plan fails 11 U.S.C. §1322 (b)(2)-(3), and pursuant to 11 U.S.C. §1325 (a)(5) the plan cannot be confirmed.

WHEREFORE, US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust, prays that its Objection to Confirmation of Plan be sustained, and for all further relief as is just and proper.

Respectfully submitted,

/s/ Joshua I. Goldman  
Joshua I. Goldman, Esq  
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*Counsel for Creditor*

**CERTIFICATE OF SERVICE**

I hereby certify that on or before May 31, 2024, I caused a true and correct copy of the foregoing to be served either by CM/ECF notice to those so authorized, and first-class mail as indicated to the parties reflected on the attached.

*DEBTOR*

ANTHONY J. COSTANZO  
532 S TANNEY ST  
PHILADELPHIA, PA 19146-1045

*DEBTOR*

KIMBERLY A. KATCHEN-COSTANZO  
532 S TANNEY ST  
PHILADELPHIA, PA 19146-1045

*DEBTORS COUNSEL*

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SUITE 900  
PHILADELPHIA, PA 19102

*TRUSTEE*

SCOTT F. WATERMAN [CHAPTER 13]  
CHAPTER 13 TRUSTEE  
2901 ST. LAWRENCE AVE.  
SUITE 100  
READING, PA 19606

*U.S. TRUSTEE*

UNITED STATES TRUSTEE  
OFFICE OF UNITED STATES TRUSTEE  
ROBERT N.C. NIX FEDERAL BUILDING  
900 MARKET STREET  
SUITE 320  
PHILADELPHIA, PA 19107

Respectfully submitted,

/s/ Joshua I. Goldman

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Pennsylvania Bar # 205047

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